REMARKS

By this Amendment, claims 28, 31, 32, 34, 36, 50 and 53 are amended, and claims 60 and 61 are added. Claims 29, 30, 33, 35, 37-49, 51, 52 and 54-59 are not amended and remain in the application. Thus, claims 28-61 are active in the application. Reexamination and reconsideration of the application are respectfully requested.

I.   Office Action Not Responsive to Previous Amendment

In the February 26, 2007 Amendment, independent claim 28 was amended to recite that the set of conditions are defined by a user, and that the customer account number is not limited to the user defined set of conditions. In addition, claim 28 was amended to further define the method as comprising "processing in the computer system the transaction against the customer account number," and authorizing or not authorizing the transaction based on a result of the processing of "both the limited-use credit card number and the customer account [number]".

However, the Office failed to address the amendments to claim 28 or the arguments presented therefor in both item 3 on page 2 of the Office Action and the "Response to Arguments" in item 5 on pages 6 and 7 of the Office Action. The Office is required to present a detailed response to the pending claims and the arguments therefor in each Office Action. See MPEP 707.07(f).

However, this is the second instance where the Office has failed to issue an Office Action that is responsive to Applicants' previously filed response. Accordingly, Applicants respectfully request that the present application be properly examined on the merits in view of the amendments and remarks presented herein.

II.   35 U.S.C. § 102(e) Rejections

Claims 28-30, 37-50 and 53-59 were rejected under 35 U.S.C. § 102(e) as being anticipated by Joao et al. (U.S. 5,903,830, hereinafter "Joao").

Notwithstanding the fact that the present Office Action failed to address the amendments to claim 28 presented in the February 26, 2007 Amendment, the Office continues to interpret a user's credit card of Joao as a limited-use credit card number.

Accordingly, without acquiescing to this rejection, independent claim 28 has been amended to further emphasize the differences between the claimed invention and the applied reference. Applicants respectfully submit that the claimed invention is patentable over Joao for the following reasons.

Claim 28 recites a method for implementing a limited-use credit card system. The method of claim 28 comprises allocating in a computer system a limited-use credit card number. Claim 28 recites that the limited-use credit card number constitutes <u>a different number than a customer account number of a user and functions as an authorized substitute for the customer account number</u>.

The method of claim 28 also comprises associating in the computer system the limited-use credit card number with the customer account and a set of conditions defined by the user, where <u>the customer account number is not limited to the user defined set of conditions</u>.

Joao discloses an apparatus and method for providing financial transaction authorization, notification and security in conjunction with the use of a credit card, a charge card, a debit card, a currency card and/or a "smart" card (hereinafter collectively referred to as a "credit card"). The apparatus of Joao includes a point-of-sale terminal 2, a central processing computer 3, and a card holder communication device 4 operated by the user of the credit card (communication devices 5-13 may also be used by the user of the credit card). The apparatus of Joao seeks to provide notification to a credit card holder and obtain authorization from the credit card holder when his or her credit card is used at a point-of-sale terminal 2 in a card-related transaction (see Column 5, lines 20-25, and Column 16, lines 57-65).

When the credit card holder's credit card is used at the point-of-sale terminal 2, the point-of-sale terminal 2 communicates with the central processing computer 3 to determine whether the credit card has been lost, stolen, cancelled or deactivated, or if a predetermined maximum number of unauthorized transactions (UNAUTHCT) and/or predetermined maximum account limit has been exceeded (see Column 5, lines 40-60, and Column 17, lines 37-46). If the central processing computer 3 determines that any of the above conditions exist, the central processing computer 3

then transmits a signal to the point-of-sale terminal 2 indicating that the transaction is not approved and/or not authorized (see Column 5, lines 61-67).

On the other hand, if the central processing computer 3 does not determine that any of the above conditions exist, the central processing computer 3 transmits a signal to the communication device 4-13 of the credit card holder to notify the credit card holder that his or her credit card has been used at the point-of-sale terminal 2. The notification signal sent to the communication device 4-13 identifies the transaction in question as well as other information such as the time and place of the transaction. Upon receiving the notification of credit card use from the central processing computer 3, the credit card holder, using the card holder communication device 4-13, can either authorize (approve) or deny the transaction and transmit an appropriate signal to the central processing computer 3 and/or point-of-sale terminal 2 to authorize or deny the transaction (see Column 6, lines 4-31, and Column 18, lines 1-54). Joao discloses that the credit card holder can program his or her communication device 4-13 to receive and automatically respond to transaction authorization inquires from the central processing computer 3 with preset or programmed replies based on the type of transaction involved (see Column 7, lines 45-64).

Joao discloses that the central processing computer 3 services any predefined group of card holders, such as all Mastercard® transactions for a particular financial institution (see Column 13, lines 49-59). In connection with this feature, the central processing computer 3 includes a database 3H which contains account information and data pertaining to the card holders and/or the card holder accounts of the particular financial institution. The database 3H also contains information about each card holder's account number, credit limits as well as a number of unauthorized purchases made to a particular card holder's credit card (see Column 16, lines 4-12). In addition, the database 3H contains information regarding specific limitations or restrictions placed on a particular account by the card holder of that account, such as a limit on the types of the transactions that are allowed for the credit card holder's account, including a limit on goods and services, merchants, charge limits, geographic limits, and date limits (see Column 16, lines 13-35). The central processing computer 3 accesses the account and user-selected

limits information contained in the database 3H to determine whether to authorize or deny a transaction when the credit card is used at the point-of-sale terminal 2 (see Column 17, lines 13-25). The central processing computer 3 also counts the number of unauthorized transactions (UNAUTHCT) that have occurred with the credit card holder's account and deactivate or cancel the credit card holder's account when the number of unauthorized transactions has exceed a predetermined limit. As such, the central processing computer 3 can limit the number of times that a card holder's card can be used without the card holder's authorization (see Column 17, lines 37-67).

Accordingly, in addition to the operations of conventional credit card authorization apparatuses, the apparatus of Joao performs an additional operation of notifying the credit card holder that his or her credit card was used at the point-of-sale terminal 2. Such a notification enables the credit card holder to confirm that his or her credit card was not lost or stolen, that the amount to be charged to the credit card does not exceed an amount that the credit card holder wishes to authorize, and that the credit card was used at the point-of-sale terminal 2 of the merchant from whom the credit card holder seeks to purchase goods or services.

A fundamental distinction between the invention of claim 28 and Joao is that a limited-use credit card number constitutes a different number than a customer account number of a user and functions as an authorized substitute for the customer account number. While this distinction existed in the claims before, it has been made more express by the above.

Joao does not disclose or suggest this feature of claim 28. On the other hand, Joao discloses that a credit card holder can place limits on the use of his or her credit card, which corresponds to the card holder's customer account number. Joao does not disclose or suggest that a credit card holder is allocated a limited-use credit card that constitutes <u>a different number than his or her customer account number</u> (credit card number).

In fact, at no point does Joao disclose, suggest or even contemplate the allocation of a limited-use credit card number that differs from the card holder's credit card account number.

In addition, Joao does not disclose or suggest that a credit card holder is allocated a limited-use credit card that <u>functions as an authorized substitute for the card holder's assigned credit card</u>.

Accordingly, Applicants respectfully submit that Joao does not disclose or suggest the allocation of a limited-use credit card number that <u>constitutes a different number than a customer account number of a user and functions as an authorized substitute for the customer account number</u>, as recited in claim 28.

Furthermore, Joao does not disclose or suggest associating the limited-use credit card number with the customer account number and a set of conditions defined by the user, where the customer account number is not limited to the user defined set of conditions, as recited in claim 28. Joao does not disclose the limited-use credit number of claim 28. Consequently, Joao does not disclose or suggest associating a limited-use credit card number with the card holder's credit card account number. Moreover, in contrast to claim 28, the user-selected limits of Joao are set for the card holder's credit card number, not a limited-use credit card number that functions as an authorized substitute for the card holder's credit card number.

Joao does not disclose or suggest <u>both</u> the limited-use credit card number and customer account number recited in claim 28. Consequently, Joao cannot disclose or suggest the remaining limitations of claim 28.

III. 35 U.S.C. § 103(a) Rejections

Claims 31-36 and 51-52 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Joao. This rejection is respectfully traversed.

As demonstrated above, Joao fails to disclose or suggest each and every limitation of claim 28. Therefore, Joao also cannot disclose or suggest the limitations of claims 29-61 at least by virtue of their dependency from claim 28.

Accordingly, for at least the foregoing reasons, Applicants respectfully submit that Joao fails to disclose or suggest each and every limitation of claim 1, as well as claims 29-61 which depend therefrom.

Furthermore, in view of the clear distinctions discussed above, Applicants respectfully submit that one skilled in the art would not have reasons to or have been

motivated to modify Joao in such a manner as to result in, or otherwise render obvious, the inventions of claims 28-61.

Consequently, Applicants respectfully submit that the claimed invention is clearly patentable over Joao.

IV.   Conclusion

In view of the foregoing amendments and remarks, it is respectfully submitted that the present application is clearly in condition for allowance. An early notice thereof is respectfully solicited.
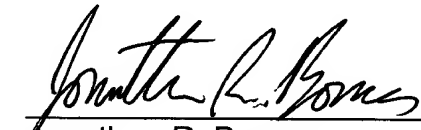
If, after reviewing this Amendment, the Examiner feels there are any issues remaining which must be resolved before the application can be passed to issue, the Examiner is respectfully requested to contact the undersigned by telephone in order to resolve such issues.

Respectfully submitted,

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